Investec Limited
Incorporated in the Republic of South Africa
Registration number 1925/002833/06
JSE share code: INL
JSE hybrid code: INPR
JSE debt code: INLV
NSX share code: IVD
BSE share code: INVESTEC
ISIN: ZAE000081949
LEI: 213800CU7SM6O4UWOZ70

Investec plc
Incorporated in England and Wales
Registration number 3633621
LSE share code: INVP
JSE share code: INP
ISIN: GB00B17BBQ50
LEI: 2138007Z3U5GWDN3MY22

As **part of the dual listed company structure, Investec plc and Investec Limited notify both the London Stock Exchange and the JSE Limited ("JSE")** of matters which are required to be disclosed under the Disclosure Guidance, Transparency Rules ("DTR") and Listing Rules of the United Kingdom Listing Authority (the "UKLA") and/or the JSE Listings Requirements.

Accordingly, we advise of the following:

Pillar III quarterly disclosures at 30 June 2026

Capital adequacy and leverage disclosures

Investec plc and Investec Limited calculate capital resources and requirements using the Basel III framework, as implemented in their respective jurisdictions by the UK Prudential Regulation Authority and the South African Prudential Authority.

The following table sets out the capital and leverage metrics for the Investec plc group, Investec Limited group and Investec Bank Limited group ("IBL"):

	Investec plc^*	Investec Limited^**	Investec Bank Limited Group**
	£'million	R'million	R'million
Common Equity Tier 1 ratio***	12.7%	14.2%	15.9%
Tier 1 ratio	14.4%	15.9%	17.6%
Total capital ratio	17.9%	18.0%	19.9%
Risk weighted assets	20 530	315 371	299 701
Leverage ratio	8.9%	6.2%	6.6%

^ The information for Investec plc includes the information for Investec Bank plc. The information for Investec Limited includes the information for IBL.

* Investec plc's capital and leverage ratios exclude quarterly profits and associated foreseeable charges and dividends for the period 1 April 2026 to 30 June 2026. In accordance with the Prudential Regulation Authority rules, quarterly profits may only be included in a firm's capital position once the profits have been independently verified by an external audit firm.

** Investec Limited and IBL are predominantly on the advanced approach for credit risk.

*** Investec Limited's and IBL's capital information includes unappropriated profits. If unappropriated profits are excluded from capital information, Investec Limited's and IBL's CET1 ratio would be 210bps and 127bps lower respectively. The leverage would be 83bps and 47bps lower respectively.

Liquidity Disclosures

Liquidity coverage ratio ("LCR") and net stable funding ratio ("NSFR")

The objective of the LCR is to promote the short-term resilience of the liquidity risk profile of banks by ensuring that they have sufficient high-quality liquid assets to survive a significant stress scenario lasting 30 calendar days. The NSFR promotes the resilience of the banking sector by requiring banks to maintain a stable funding profile in relation to the composition of their assets and off-balance sheet activities on an ongoing structural basis. By ensuring that banks do not embark on excessive maturity transformation that is not sustainable, the NSFR is intended to reduce the likelihood that disruptions to a bank's funding sources would erode its liquidity position, increase its risk of failure, and potentially lead to broader systemic risk.

The following table sets out the LCR and NSFR for the Investec plc group, IBL (solo basis) and IBL Group:

	Investec plc*	**Investec Bank Limited (solo basis) ****	**Investec Bank Limited Group ****
LCR	354%	159%	161%
NSFR	140%	113%	114%

* For Investec plc the LCR ratio disclosed is the trailing 12-month average ratio and the NSFR ratio is the trailing 4-quarter average ratio.
** The values in the table are calculated as the simple average of 91 calendar daily values over the period 1 April 2026 to 30 June 2026 for Investec Bank Limited (solo basis). Investec Bank Limited Group values use daily values for Investec Bank Limited (solo basis), while those for other group entities use the average of April, May and June 2026 month-end values.

The detailed capital and liquidity disclosures for the above entities are available on the Investec website in the quarterly Pillar 3 disclosure reports, as required by the relevant regulations.

28 August 2026
Sponsor: Investec Bank Limited